

Information to identify the case:

Debtor 1	<u>Todd E Mummert</u>	Social Security number or ITIN	xxx-xx-4210
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70093-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd E Mummert

7/12/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Todd E Mummert
Debtor

Case No. 17-70093-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 12, 2022

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2022:

Recip ID	Recipient Name and Address
db	+ Todd E Mummert, 5K Twin Rivers Road, East Windsor, NJ 08520-5230
cr	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
cr	Elizon Master Participation Trust I, U.S. Bank Tru, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr	Plaza Revolving Trust by Wilmington Savings Fund S, PO Box 814609, Fay Servicing, LLC, Dallas, TX 75381-4609
cr	+ USSCO Federal Credit Union, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue Pittsburgh, PA 15222-1225
14362606	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218
15197899	Elizon Master Participation Trust I, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14362604	+ Gleason, Barbin & Markovitz, LLP, Attn: William Gleason Barbin, Solicitor, 206 Main Street, Johnstown, PA 15901-1509
14362608	+ Johnstown Regional Sewage, 410 Main Street, P.O. Box 610, Johnstown, PA 15907-0610
14362611	+ PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
14382272	+ Penelec, c/o FirstEnergy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14362612	+ Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
14362614	Phelan, Hallinan, LLP, c/o Matthew Brushwood, Esquire, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15484398	Plaza Revolving Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14381581	+ USSCO Johnstown Federal Credit Union, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14362623	+ Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 04:19:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
14362592	+ EDI: CINGMIDLAND.COM	Jul 13 2022 08:18:00	AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
14362593	EDI: BANKAMER.COM	Jul 13 2022 08:18:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
14362594	+ EDI: BANKAMER.COM	Jul 13 2022 08:18:00	Bank of America, Attn: Bankruptcy Department, P.O. Box 31785, Tampa, FL 33631-3785
14362595	+ EDI: LCIBAYLN	Jul 13 2022 08:18:00	Bayview Loan Servicing, 4425 Ponce del Leon Boulevard, 5th Floor, Miami, FL 33146-1839

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14362596	+ Email/Text: notices@burt-law.com	Jul 13 2022 04:19:00	Burton Neil & Associates, P.C., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
14362597	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2022 04:25:16	CACH, LLC, 4340 South Monaco Street, Unit 2, Denver, CO 80237-3485
14362599	+ EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	CapOne/Boscov's, P.O. Box 30253, Salt Lake City, UT 84130-0253
14362598	+ EDI: CAPITALONE.COM	Jul 13 2022 08:18:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14642014	+ EDI: AIS.COM	Jul 13 2022 08:18:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14362601	+ EDI: DISCOVER.COM	Jul 13 2022 08:18:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14372947	EDI: DISCOVER.COM	Jul 13 2022 08:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14362602	+ Email/Text: bknotice@ercbpo.com	Jul 13 2022 04:19:00	Enhanced Recovery Co., LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14362603	Email/Text: bankruptcy@firstenergycorp.com	Jul 13 2022 04:19:00	FirstEnergy Corporation, 76 S. Main Street, Akron, OH 44308
14362605	+ EDI: GMACFS.COM	Jul 13 2022 08:18:00	GMAC Mortgage, P.O. Box 9001719, Louisville, KY 40290-1719
14362607	EDI: IRS.COM	Jul 13 2022 08:18:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14362600	EDI: JPMORGANCHASE	Jul 13 2022 08:18:00	Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062
14362609	Email/Text: bknotices@mbandw.com	Jul 13 2022 04:19:00	McCarthy, Burgess, & Wolff, The MB&W Building, 2600 Cannon Road, Cleveland, OH 44146
14362610	+ EDI: LCIPHMMRG	Jul 13 2022 08:18:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
14375903	+ EDI: RECOVERYCORP.COM	Jul 13 2022 08:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14362613	+ EDI: PENNDEPTREV	Jul 13 2022 08:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14362613	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14362615	+ Email/Text: bkdepartment@rtresolutions.com	Jul 13 2022 04:19:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
14522982	Email/Text: bkdepartment@rtresolutions.com	Jul 13 2022 04:19:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
14362616	+ EDI: CITICORP.COM	Jul 13 2022 08:18:00	Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
14362617	+ Email/Text: bkteam@selenefinance.com	Jul 13 2022 04:19:00	Selene Finance, 9990 Richmond, Suite 400 South, Houston, TX 77042-4546
15200929	Email/Text: mtgbk@shellpointmtg.com	Jul 13 2022 04:19:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14648222	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 04:19:00	The Bank of New York Mellon, Trustee (See 410), c/o Bayview Loan Servicing, LLC, 4425 Ponce De

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14362618	+ EDI: TCISOLUTIONS.COM	Jul 13 2022 08:18:00	Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14362619	+ Email/Text: colldept@usscofcu.net	Jul 13 2022 04:19:00	Total Card, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
14362620	+ EDI: VERIZONCOMB.COM	Jul 13 2022 08:18:00	USSCO FCU, 532 Oakridge Drive, Johnstown, PA 15904-6915
14362621	+ EDI: WFHOME	Jul 13 2022 08:18:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505
14398386	+ EDI: WFHOME	Jul 13 2022 08:18:00	Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14362622	+ Email/Text: BKRMailOps@weltman.com	Jul 13 2022 04:19:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14648223	+ Email/Text: bkteam@selenefinance.com	Jul 13 2022 04:19:00	Weltman, Weinberg & Reis, Co., c/o William T. Molczan, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827
			Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FO
cr		Deutsche Bank Trust Company Americas As Trustee et
cr		JPMorgan Chase Bank, N.A.
cr		Real Time Resolutions Inc.
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		The Bank Of New York Mellon, etal
cr		The Bank fo New York Mellon, et al...
cr		WELLS FARGO BANK, N.A.
cr		WELLS FARGO BANK, N.A.
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
14640612		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14631400	*	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029

TOTAL: 11 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2022

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
James A. Prostko	on behalf of Creditor JPMorgan Chase Bank N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
James A. Prostko	on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee et al. jprostko@c-vlaw.com jamesprostko@gmail.com
Jill Manuel-Coughlin	on behalf of Defendant The Bank of New York Mellon fka The Bank of New York as Trustee For the Certificate Holders of the CWMBIS Inc., CHL Mortgage Pass-Through Trust 2004-25, Mortgage Pass-Through Certificates bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank Of New York Mellon et al bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor The Bank fo New York Mellon et al... bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor Real Time Resolutions Inc. kvelter@hoflawgroup.com ckohn@hoflawgroup.com
Karina Velter	on behalf of Defendant Real Time Solutions Inc. kvelter@hoflawgroup.com, ckohn@hoflawgroup.com
Kenneth P. Seitz	on behalf of Debtor Todd E Mummert thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Todd E Mummert thedebterasers@aol.com
Kevin M Buttery	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust kbuttery@rascrane.com
Kevin Scott Frankel	on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com, logsecf@logs.com
Kirsten S. Penn	on behalf of Creditor USSCO Federal Credit Union kpenn@lenderlaw.com
Lauren Moyer	on behalf of Creditor Plaza Revolving Trust by Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as Owner Trustee lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Morris Anthony Scott	on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust smncina@rascrane.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com
Thomas Song	on behalf of Creditor JPMorgan Chase Bank N.A. pawb@fedphe.com
Thomas Song	on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2007-QS6 pawb@fedphe.com

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